

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Steven W Rickard  
Lori A Rickard  
Debtors

Case No. 13-02336-RNO  
Chapter 11

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: PRadginsk  
Form ID: 3180RI

Page 1 of 2  
Total Noticed: 46

Date Rcvd: May 24, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 26, 2018.

db/jdb  
cr  
4310805  
4318488  
4331947  
4310814  
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4310818  
4316293  
4318496  
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+Steven W Rickard, Lori A Rickard, 173 Hammocks Landing Drive, Ponte Vedra, FL 32081-0584  
+AmeriChoice FCU, 2175 Bumble Bee Hollow Road, Mechanicsburg, PA 17055-5563  
+AmeriChoice FCU, 20 Sporting Green Drive, Mechanicsburg, PA 17050-2392  
CHASE BABIES R US, P.O. BOX 530938, ATLANTA, GA 30353-0938  
+FIA CARD SERVICES, N.A., P O Box 982284, El Paso, TX 79998-2284  
Ford Credit, National Bankruptcy Service Center, Dearborn, MI 48121  
+KEYSTONE COLLECTION GROUP, P.O. BOX 529, IRWIN, PA 15642-0529  
+LEHIGH VALLEY HOSPITAL, 1200 SOUTH CEDAR CREST BLVD, ALLENTOWN, PA 18103-6248  
+MATTHEW A. RICKARD, 614 SNYDERTOWN ROAD, HOWARD, PA 16841-4004  
+MELISSA PEDDIGREE, 1866 COUDERSPORT PIKE, LOCK HAVEN, PA 17745-8376  
+MICHAEL S. RICKARD, 806 BROOKMEADE COURT, SALISBURY, MD 21804-7921  
+MIDDLE PAXTON TWP, TANYA POMEROY, 1140 VICTOR LANE, DAUPHIN, PA 17018-9639  
+PA Central Federal Credit Union, 959 E. Park Drive, Harrisburg, PA 17111-2894  
+PA Central Federal Credit Union, 959 East Park Drive, Harrisburg, PA 17111-2894  
+PENN STATE REHAB, 1135 OLD WEST CHOCOLATE AVE., HUMMELSTOWN, PA 17036-9188  
PENNYSYLVANIA DEPARTMENT OF REVENUE, BUREAU OF COMPLIANCE, DEPT 280946,  
HARRISBURG, PA 17108-0946

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg  
cr  
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4310804  
4361027  
4359161  
4310806  
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4333212  
4315875  
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4313141  
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4368296  
4353461  
4310815  
4312879  
4310817  
4333227  
4310819  
+E-mail/Text: nyrobankruptcy@sec.gov May 24 2018 18:52:57 Securities and Exchange Commission,  
3 World Financial Center, New York, NY 10281-1022  
+EDI: AISACG.COM May 24 2018 22:53:00 BMW Bank of North America, Inc,  
c/o Ascension Capital Group, P.O. Box 201347, Arlington, TX 76006-1347  
EDI: IRS.COM May 24 2018 22:53:00 Internal Revenue Service, Office of Division Counsel,  
1001 Liberty Avenue, Suite 601C, Pittsburgh, PA 15222  
+EDI: AMEREXPR.COM May 24 2018 22:53:00 American Express, P.O. Box 1270,  
Newark, NJ 07101-1270  
EDI: BECKLEE.COM May 24 2018 22:53:00 American Express Bank FSB, c/o Becket and Lee LLP,  
POB 3001, Malvern PA 19355-0701  
EDI: BECKLEE.COM May 24 2018 22:53:00 American Express Centurion Bank,  
c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701  
EDI: BANKAMER.COM May 24 2018 22:53:00 Bank of America Visa, P.O. Box 15019,  
Wilmington, DE 19886-5019  
EDI: BMW.COM May 24 2018 22:53:00 BMW Financial Services, Regional Service Center,  
P.O. Box 3608, Dublin, OH 43016-0306  
EDI: BMW.COM May 24 2018 22:53:00 BMW Financial Services NA, LLC, P.O. Box 3608,  
Dublin OH 43016  
+EDI: AISACG.COM May 24 2018 22:53:00 BMW Financial Services NA, LLC,  
c/o Ascension Capital Group, P.O. Box 201347, Arlington, TX 76006-1347  
EDI: TSYS2.COM May 24 2018 22:53:00 Barclays Bank Delaware, US Airways Mastercard,  
P.O. Box 13337, Philadelphia, PA 19101-3337  
+E-mail/Text: bncmail@w-legal.com May 24 2018 18:53:00 CERASTES, LLC,  
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
+E-mail/Text: bankruptcydesk@colonialsavings.com May 24 2018 18:53:03 CU Members Mortgage,  
2626 West FRWY Building B, Fort Worth, TX 76102-7109  
E-mail/Text: bankruptcy@arvest.com May 24 2018 18:53:01 Central Mortgage Co.,  
P.O. Box 8025, Little Rock, AR 72203-8025  
+E-mail/Text: bankruptcy@arvest.com May 24 2018 18:53:01 Central Mortgage Company,  
801 John Barrow Road, Suite 1 Little Rock, AR 72205-6511  
EDI: CHASE.COM May 24 2018 22:53:00 Chase Visa, Cardmember Services, PO Box 15298,  
Wilmington, DE 19850-5298  
EDI: SEARS.COM May 24 2018 22:53:00 Citibank - Sears Credit Cards, P.O. Box 183082,  
Columbus, OH 43218-3082  
+E-mail/Text: bankruptcydesk@colonialsavings.com May 24 2018 18:53:03 Colonial Savings F.A.,  
2626 West Freeway, Building B, Fort Worth, TX 76102-7109  
EDI: DISCOVER.COM May 24 2018 22:53:00 Discover Bank, DB Servicing Corporation,  
PO Box 3025, New Albany, OH 43054-3025  
EDI: DISCOVER.COM May 24 2018 22:53:00 Discover Card, P.O. Box 71084,  
Charlotte, NC 28272-1084  
EDI: FORD.COM May 24 2018 22:53:00 Ford Motor Credit Company LLC, Dept 55953,  
P O Box 55000, Detroit MI 48255-0953  
EDI: RMSC.COM May 24 2018 22:53:00 GE Capital Retail Bank,  
c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605  
E-mail/Text: bankruptcy@huntington.com May 24 2018 18:52:55 Huntington Bank,  
P.O. Box 182519, Columbus, OH 43218-2519  
+E-mail/Text: bankruptcy@huntington.com May 24 2018 18:52:55 Huntington National Bank,  
PO BOX 89424, Cleveland, OH 44101-6424  
+E-mail/Text: bk@lendingclub.com May 24 2018 18:53:05 Lending Club, 71 Stevenson St., #300,  
San Francisco, CA 94105-2985  
E-mail/Text: bankruptcy@psecu.com May 24 2018 18:53:08 PSECU, PO Box 67013,  
Harrisburg, PA 17106-7013  
+E-mail/Text: bankruptcy@psecu.com May 24 2018 18:53:08 PSECU, 1 Credit Union Place,  
Harrisburg, PA 17110-2912

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

4315310 EDI: RECOVERYCORP.COM May 24 2018 22:53:00 Recovery Management Systems Corporation,  
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
4310820 EDI: TFSR.COM May 24 2018 22:53:00 Toyota Financial Services, P.O. Box 8026,  
Cedar Rapids, IA 52409-8026  
4337479 EDI: TFSR.COM May 24 2018 22:53:00 Toyota Motor Credit Corporation (TMCC), PO BOX 8026,  
Cedar Rapids, Iowa 52408-8026

TOTAL: 30

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

smg\* Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346  
cr\* +BMW Financial Services NA, LLC, c/o Ascension Capital Group, P.O. Box 201347,  
Arlington, TX 76006-1347  
4561602\* +BMW Financial Services NA, LLC, c/o Ascension Capital Group, P.O. Box 201347,  
Arlington, TX 76006-1347  
4310816\* Internal Revenue Service, PO BOX 628, Bankruptcy Section, Pittsburgh, PA 15230  
TOTALS: 0, \* 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 26, 2018

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 24, 2018 at the address(es) listed below:

Craig A. Diehl on behalf of Debtor 2 Lori A Rickard cdiehl@cadiehlaw.com,  
jhanawalt@cadiehlaw.com;r51336@notify.bestcase.com  
Craig A. Diehl on behalf of Debtor 1 Steven W Rickard cdiehl@cadiehlaw.com,  
jhanawalt@cadiehlaw.com;r51336@notify.bestcase.com  
D Brian Simpson on behalf of Creditor Internal Revenue Service  
USAPAM.Bankr-WilkesBarre@usdoj.gov, CaseView.ECF@usdoj.gov  
Darrell Charles Dethlefs on behalf of Creditor Americhoice FCU ddethlefs@aol.com  
Howard Gershman on behalf of Creditor Ford Motor Credit Company, LLC hg229ecf@gmail.com,  
229ecf@glpoc.comcastbiz.net  
Jason Brett Schwartz on behalf of Creditor BMW Bank of North America  
JSchwartz@mesterschwartz.com, JOttinger@mesterschwartz.com  
Jerome B Blank on behalf of Creditor Central Mortgage Company, pamb@fedphe.com  
Joseph P Schalk on behalf of Creditor Central Mortgage Company, pamb@fedphe.com,  
sromig@barley.com  
Joshua I Goldman on behalf of Creditor COLONIAL SAVINGS F.A. bkgroup@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Keri P Ebeck on behalf of Creditor The Huntington National Bank kebeck@bernsteinlaw.com,  
DMcKay@bernsteinlaw.com  
Recovery Management Systems Corporation claims@recoverycorp.com  
Tracy Lynn Updike on behalf of Creditor Pennsylvania Central Federal Credit Union  
tupdike@ssbc-law.com, ssollenberger@ssbc-law.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 13

**Information to identify the case:**

Debtor 1 **Steven W Rickard**  
First Name Middle Name Last Name

Debtor 2 **Lori A Rickard**  
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-7770**  
EIN ---  
Social Security number or ITIN **xxx-xx-3022**  
EIN ---

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **1:13-bk-02336-RNO**

**Order of Discharge**

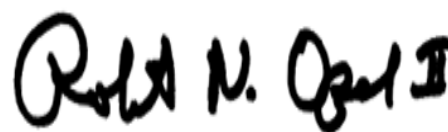
12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1141(d)(5) is granted to:

Steven W Rickard

Lori A Rickard

**By the  
court:**



Honorable Robert N. Opel, II  
United States Bankruptcy Judge

By: PRadginsk, Deputy Clerk

May 24, 2018

**Explanation of Bankruptcy Discharge in an Individual Chapter 11 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 11 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

**For more information, see page 2 >**



- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of an individual chapter 11 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**